

Springleaf Funding Trust 2013-B

Monthly Servicer Report

Collection Period	
Beginning Date	11/1/2014
Ending Date	11/30/2014
Payment Date	12/15/2014
Transaction Month	18
30/360 Days	30

I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: May 31, 2013
 Closing Date: June 19, 2013

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 441,989,419.63	118,548	25.65%	31.60
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	\$ 342,550,000.00	77.50%	3.920%	January 16, 2023
Class B Notes	\$ 27,620,000.00	6.25%	4.820%	January 16, 2023
Class C Notes	\$ 13,260,000.00	3.00%	5.000%	January 16, 2023
Class D Notes	\$ 16,570,000.00	3.75%	5.000%	January 16, 2023
Aggregate Note Principal Balance	\$ 400,000,000.00	90.50%		
Overcollateralization Amount	\$ 41,989,419.63	9.50%		
Initial Loan Principal Balance:	\$ 441,989,419.63	100.00%		

II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Pool Factor</u>	
Class A Notes	\$ 228,550,000.00	0.6672019	\$ 228,550,000.00	0.6672019	\$ -
Class A-1 Notes	\$ 114,000,000.00	0.3327981	\$ 114,000,000.00	0.3327981	\$ -
Class B Notes	\$ 27,620,000.00	1.0000000	\$ 27,620,000.00	1.0000000	\$ -
Class C Notes	\$ 13,260,000.00	1.0000000	\$ 13,260,000.00	1.0000000	\$ -
Class D Notes	\$ 16,570,000.00	1.0000000	\$ 16,570,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 400,000,000.00	1.0000000	\$ 400,000,000.00	1.0000000	\$ -
Pool Information					
Weighted Avg. Coupon (WAC)	26.71%		26.77%		
Weighted Avg. Loan Remaining Term (WALRT)	32.04		32.93		
Loan Principal Balance:	\$441,999,329.78		\$441,996,019.50		
Number of Loans	111,802		110,187		

III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$	441,999,329.78
Principal Collections (Scheduled Principal and Prepayments)	\$	(17,807,913.86)
Charged-Off Loans	\$	(2,243,219.58)
Terminated Loans	\$	(24,567,524.50)
Additional Loans	\$	37,401,368.69
Other Customer Charges Net Increase / (Decrease)	\$	85,372.68
Ending Loan Principal Balance Prior to Payment Waterfall	\$	434,867,413.21
Purchase of Loans On Payment Date	\$	7,128,606.29
Exchanged Loans	\$	-
Replacement Loans	\$	-
Reassigned Loans	\$	-
Excluded Loans	\$	-
Excluded Loans Designated as such	\$	-
Ending Loan Principal Balance	\$	441,996,019.50

IV. COLLECTIONS

Principal:		
Principal Collections	\$	17,807,913.86
Other Customer Charges Net Increase / (Decrease)	\$	(85,372.68)
Repurchased Contract Proceeds Related to Principal	\$	-
Recoveries/Liquidation Proceeds	\$	265,829.50
Total Principal Collections	\$	17,988,370.68
Interest:		
Interest Collections	\$	9,112,948.49
Late Fees & Other Misc. Charges	\$	399,390.08
Interest on Repurchase Principal	\$	-
Total Interest Collections	\$	9,512,338.57
Collection Account Interest	\$	1,350.83
Principal Distribution Account Interest	\$	-
Reserve Account Interest	\$	211.77
Reserve Draw Amount	\$	4,419,889.50
Principal Distribution Account Draw Amount	\$	-
Total Collections	\$	31,922,161.35

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V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 31,921,161.35
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 31,921,161.35
Back-up Servicing Fee and Servicing Transition	0.04% \$ 14,733.31	\$ 14,733.31	\$ -	\$ -	\$ 31,906,428.04
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 31,906,428.04
Servicing Fee @ 4.86%	4.86% \$ 1,790,097.29	\$ 1,790,097.29	\$ -	\$ -	\$ 30,116,330.75
Total Class A Monthly Interest Amount	\$ 1,118,996.67	\$ 1,118,996.67	\$ -	\$ -	\$ 28,997,334.09
Class A Monthly Interest Amount	\$ 746,596.67	\$ 746,596.67	\$ -	\$ -	
Class A-1 Monthly Interest Amount	\$ 372,400.00	\$ 372,400.00	\$ -	\$ -	
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 28,997,334.09
Class B Monthly Interest Amount	\$ 110,940.33	\$ 110,940.33	\$ -	\$ -	\$ 28,886,393.75
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 28,886,393.75
Class C Monthly Interest Amount	\$ 55,250.00	\$ 55,250.00	\$ -	\$ -	\$ 28,831,143.75
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 28,831,143.75
Class D Monthly Interest Amount	\$ 69,041.67	\$ 69,041.67	\$ -	\$ -	\$ 28,762,102.09
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 28,762,102.09
Required Reserve Account Amount	\$ 4,419,889.50	\$ 4,419,889.50	\$ -	\$ -	\$ 24,342,212.59
Regular Principal Payment Amount	\$ 7,121,537.07	\$ 7,121,537.07	\$ -	\$ -	\$ 17,220,675.52
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 17,220,675.52
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 17,220,675.52
Residual Released to the PDA	\$ 7,069.22	\$ 7,069.22	\$ -	\$ -	\$ 17,213,606.30
Residual Released to the Depositor	\$ 17,213,606.30	\$ 17,213,606.30	\$ -	\$ -	\$ -
Total		\$ 31,922,161.35			

VI. RESERVE ACCOUNT

Beginning Period Reserve Account Amount		\$ 4,419,889.50
Reserve Draw Amount		\$ 4,419,889.50
Reserve Deposit Amount		\$ 4,419,889.50
Ending Period Reserve Account Amount		\$ 4,419,889.50
Change in Reserve Account Balance		\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	1.00%	\$ 4,419,889.50

VII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	\$ -
Principal Distribution Draw Amount	\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ -
Principal Distribution Deposit Amount	\$ 7,128,606.29
Distribution to Noteholders (except during Revolving Period)	\$ -
Total Class A Noteholders	\$ -
Class A Noteholders	\$ -
Class A-1 Noteholders	\$ -
Class B Noteholders	\$ -
Class C Noteholders	\$ -
Class D Noteholders	\$ -
Purchase of Loans on Payment Date	\$ (7,128,606.29)
Ending Period Principal Distribution Account Amount	\$ -
Change in Principal Distribution Account Amount	\$ -

VIII. OVERCOLLATERALIZATION

Principal Distribution Account Balance	\$ -
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	\$ 41,996,019.50
Required Overcollateralization Amount	\$ 41,988,950.28
In Compliance	YES

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IX. DELINQUENCY AND NET LOSS ACTIVITY

	Number of Loans	Number of Loans %	Loan Prin Balance	Loan Prin Balance %
Current	83,053	75.37%	\$336,243,702.67	76.07%
1 - 29 Days	20,685	18.77%	\$85,168,177.44	19.27%
30 - 59 Days	2,470	2.24%	\$7,903,259.60	1.79%
60 - 89 Days	1,288	1.17%	\$4,168,026.36	0.94%
90 + Days	2,691	2.44%	\$8,512,853.43	1.93%
	110,187	100.00%	\$441,996,019.50	100.00%
Total Delinquent Loans	3,979	3.61%	12,680,880	2.87%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	1,977,390.08
Beginning Period Loan Principal Balance				\$441,999,329.78
Monthly Net Loss Percentage				5.37%
Monthly Net Loss Percentage for 1st Preceding Collection Period				5.80%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.56%
Three-month average Monthly Net Loss Percentage for Current Period				5.58%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				5.44%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				5.14%

X. REINVESTMENT CRITERIA EVENTS

	Value	Limit	In Compliance
Product Type			
Unsecured Loans	15.02%	20.00%	YES
Unsecured or Other Secured Loans	53.68%	60.00%	YES
Risk Level			
E	1.60%	6.00%	YES
E or D	9.08%	15.00%	YES
E to (and including) C	36.38%	50.00%	YES
E to (and including) B	63.81%	75.00%	YES
E to (and including) A	83.71%	90.00%	YES
E to (and including) P	92.01%	95.00%	YES
No Risk Level	0.21%	4.00%	YES
Customer State			
Top 3 States	31.87%	40.00%	YES
Any state (except for the top 3)	7.92%	15.00%	YES
Original Term			
Original Term > 60 months	3.63%	6.00%	YES
Weighted Avg. Coupon (WAC)	26.77%	19.50%	YES
Weighted Average Loan Remaining Term	32.93	36.00	YES
Coupon			
Coupon below 10%	0.70%	7.5%	YES
Original Balance			
Original Balance > \$25,000	1.23%	4.0%	YES
Overcollateralization Event			NO
Reinvestment Criteria Event			NO
Reinvestment Criteria Event for 1st Preceding Collection Period			NO
Reinvestment Criteria Event for 2nd Preceding Collection Period			NO
12-Month Exchanged / Released Loans	\$ 553,029.77	\$ 88,397,850.37	YES
UPB of Replacement loans ≥ UPB of Exchanged loans	TRUE	95%	YES

XI. AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event		NO
3-Month Annualized Net Loss Trigger	17.00%	NO
Servicer Default		NO